

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CRYSTAL P ANDREWS

Debtor(s)

Case No. 15-28893

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/24/2015.
- 2) The plan was confirmed on 11/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/29/2016.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$6,255.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$6,255.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$280.89
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$280.89

Attorney fees paid and disclosed by debtor: \$1,925.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,244.00	1,244.07	1,244.07	22.40	0.00
AMERICASH LOANS LLC	Unsecured	2,000.00	2,368.65	2,368.65	42.65	0.00
BUREAUS INVESTMENT GROUP #15	Unsecured	687.00	704.14	704.14	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	681.00	681.49	681.49	0.00	0.00
CITGO OIL/CITIBANK	Unsecured	673.00	NA	NA	0.00	0.00
CITI	Unsecured	466.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,000.00	1,123.93	1,123.93	20.24	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	621.00	620.72	620.72	0.00	0.00
DISCOVER BANK	Unsecured	3,690.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	150.00	NA	NA	0.00	0.00
MEDICREDIT	Unsecured	100.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,757.00	2,068.59	2,068.59	37.24	0.00
MIDLAND FUNDING	Unsecured	1,804.00	1,804.35	1,804.35	32.49	0.00
MIDLAND FUNDING	Unsecured	666.00	665.69	665.69	0.00	0.00
MIDLAND FUNDING	Unsecured	1,105.00	1,105.46	1,105.46	19.90	0.00
MIDLAND FUNDING	Unsecured	NA	823.86	823.86	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	6,717.00	6,717.03	6,717.03	120.94	0.00
PRA RECEIVABLES MGMT	Unsecured	586.00	586.31	586.31	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	779.00	779.59	779.59	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	809.00	809.51	809.51	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,252.00	1,252.64	1,252.64	22.55	0.00
QUANTUM3 GROUP LLC	Unsecured	1,627.00	1,627.22	1,627.22	29.30	0.00
TARGET	Unsecured	734.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	734.00	734.78	734.78	0.00	0.00
US DEPT OF ED NELNET	Unsecured	34,250.00	143,977.23	143,977.23	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	32,133.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	22,770.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	13,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	10,717.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,064.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,057.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF EDUCATION/NELNET	Unsecured	3,100.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,845.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,798.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	941.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	912.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	466.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	124,348.00	165,448.79	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	1,349.11	914.25	914.25	0.00
WELLS FARGO BANK NA	Unsecured	40,238.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Secured	21,900.00	20,736.73	20,736.73	3,993.31	718.84

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$914.25	\$914.25	\$0.00
Debt Secured by Vehicle	\$20,736.73	\$3,993.31	\$718.84
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,650.98	\$4,907.56	\$718.84
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$169,695.26	\$347.71	\$0.00

Disbursements:

Expenses of Administration	<u>\$280.89</u>	
Disbursements to Creditors	<u>\$5,974.11</u>	
TOTAL DISBURSEMENTS :		<u>\$6,255.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/03/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.